

**AMENDMENTS TO THE CLAIMS**

The following listing of claims replaces all prior versions and listings of claims in the above-referenced application:

- 1           1.       (Currently amended)     A merchant terminal comprising:  
2           a scanner coupled to the merchant terminal for scanning a personal identification  
3       document corresponding to a customer requesting a point-of-sale transaction;  
4           logic configured to identify customer data from a scanned image of the personal  
5       identification document;  
6           at least one template corresponding to at least one type of an existing personal  
7       identification document, said one template being used to interpret customer data fields;  
8       and  
9           an interface configured to communicate customer data interpreted from the  
10      personal identification document to a host processing element that supports a financial  
11      services transaction via the merchant terminal.
- 1           2.       (Cancelled)
- 1           3.       (Previously presented)   The merchant terminal of claim 1, wherein the  
2       at least one type of personal identification document comprises one of a driver's license,  
3       personal identification card, and a passport.
- 1           4.       (Previously presented)   The merchant terminal of claim 1, wherein the  
2       template is incorporated into the scanner and as such, the scanner comprises a templated  
3       scanner configured to automatically determine the type of personal identification  
4       document being scanned and identify the various fields of the personal identification  
5       document.
- 1           5.       (Cancelled)

1           6.     (Original)     The merchant terminal of claim 1, wherein the logic  
2     configured to identify customer data from the scanned image comprises an optical  
3     character recognition (OCR) engine.

1           7.     (Original)     The merchant terminal of claim 6, wherein the OCR engine  
2     is configured to generate a text file containing text from the personal information  
3     document.

1           8.     (Previously presented)     The merchant terminal of claim 7, further  
2     comprising logic configured to generate customer data based on a comparison of the text  
3     file to the document template corresponding to the personal identification document.

1           9.     (Original)     The merchant terminal of claim 1, further comprising logic  
2     configured to process the point-of-sale transaction using the customer data.

1           10.    (Original)     The merchant terminal of claim 9, wherein the point-of-sale  
2     transaction comprises one of a pre-paid card purchase, a point-of-sale purchase, a pre-  
3     paid card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card  
4     transaction, and a bill payment.

1           11.    (Original)     The merchant terminal of claim 1, further comprising logic  
2     configured to identify at least one scanning error in the customer data.

1           12.    (Original)     The merchant terminal of claim 11, wherein the scanning  
2     error comprises an optical character recognition error.

1           13.    (Original)     The merchant terminal of claim 11, further comprising  
2     logic configured to enable a user to manually input new customer data to correct the at  
3     least one scanning error.

1           14.   (Original)    The merchant terminal of claim 1, further comprising logic  
2   configured to validate the customer data.

1           15.   (Previously presented)   A method of processing a point-of-sale  
2   transaction at a merchant terminal, the method comprising:  
3           scanning a personal identification document corresponding to a customer  
4   requesting a financial service at a merchant terminal;  
5           generating a scanned image of the personal identification document;  
6           identifying character data in the scanned image;  
7           mapping the character data using a document template to identify types of  
8   character data and assigning the character data as values for the identified types of  
9   character data to generate customer data; and  
10          communicating customer data interpreted from the personal identification  
11   document to a host processing element that supports a financial services transaction via  
12   the merchant terminal.

1           16.   (Previously presented)   The method of claim 15, wherein generating a  
2   scanned image comprises performing an optical character recognition algorithm.

1           17.   (Previously presented)   The method of claim 15, further comprising  
2   automatically determining a type of document of which the personal identification  
3   document comprises.

1           18.   (Original)   The method of claim 17, wherein the automatically  
2   determining the type of document comprises comparing the scanned image to a document  
3   template.

1           19.   (Original)   The method of claim 15, wherein the financial service  
2   comprises at least one of a pre-paid card purchase, a point-of-sale purchase, a pre-paid

3 card acceptance, a credit card acceptance, a debit card acceptance, a card-to-card  
4 transaction, and a bill payment.

1 20. (Original) The method of claim 15, further comprising identifying at  
2 least one scanning error and enabling a user to manually input new customer data to  
3 correct the at least one scanning error.

1 21. (Currently amended) A method implemented by a merchant terminal,  
2 the method comprising:

3 scanning a personal identification document corresponding to a customer at the  
4 merchant terminal;

5 generating customer data from a scanned image of the personal identification  
6 document by:

7 using a predefined template which defines a document layout to identify  
8 the scanned personal identification document;

9 using the predefined template to identify regions containing text on the  
10 personal identification document and definitions attributed to the regions containing text;

11 performing an optical character recognition process on the regions  
12 containing text to obtain customer data values;

13 associating the customer data values with the definitions obtained from the  
14 template; and

15 populating fields of a displayed form with the customer data values; and

16 communicating customer data interpreted from the personal identification  
17 document to support a financial services transaction via the merchant terminal.

1 22. (Currently amended) A financial services system comprising:

2 a scanner configured to generate a digital image of a customer's personal  
3 identification document at a merchant terminal;

4 an optical character recognition (OCR) engine for converting the digital image  
5 into a text file;

6           logic configured to generate customer data associated with the text file by  
7   comparing the text file to a document template of the personal identification document;  
8   and  
9           an interface configured to communicate customer data interpreted from the  
10   personal identification document to a host processing element that supports a financial  
11   services transaction via the merchant terminal.

1           23.   (Original)   The financial services system of claim 22, further  
2   comprising a validation module configured to determine at least one OCR error.

1           24.   (Original)   The financial services system of claim 23, wherein the  
2   validation module is further configured to prompt a user to input new customer data  
3   corresponding to the at least one OCR error.

1           25.   (Currently amended)   A point-of-sale merchant terminal comprising:  
2           a scanner coupled to a point-of-sale merchant terminal, the scanner operable to  
3   scan a customer's personal identification document;  
4           a processor operable to:  
5                compare the document layout of the scanned personal identification  
6   document with a template to identify a document type;  
7                identify the various fields of the scanned personal identification  
8   document;  
9                convert the identified fields to text; and  
10              associate the text with types of customer data defined by the template; and  
11           an interface configured to communicate customer data interpreted from the  
12   personal identification document to a host processing element that supports a financial  
13   services transaction via the merchant terminal.

1           26.   (Original)   The point-of-sale merchant terminal of claim 25, further  
2   comprising means for providing a financial service based on the identified customer data.

